

**LOAN DISTRIBUTION OF VERMONT FINANCIAL INSTITUTIONS FOR YEAR ENDED DECEMBER 31, 2014 (000 Omitted)**

	<u>Mutual Fin Insts</u>	<u>% of Total Loans</u>	<u>Investor Fin Insts</u>	<u>% of Total Loans</u>	<u>Total VT Fin Insts</u>	<u>% of Total Loans</u>
<u>Real Estate Loans</u>						
Construction and Land Development	5,403	2.18%	88,370	3.20%	93,773	3.11%
Secured by Farm Land	1,625	0.66%	16,674	0.60%	18,299	0.61%
Secured by Residential Properties						
1-4 Family Residences	166,683	67.22%	1,300,761	47.04%	1,467,444	48.70%
5 or more Family Residences	7,876	3.18%	165,867	6.00%	173,743	5.77%
Secured by Non-Farm/Non-Residential Properties	<u>44,507</u>	<u>17.95%</u>	<u>690,316</u>	<u>24.96%</u>	<u>734,823</u>	<u>24.39%</u>
Total Real Estate Loans	\$226,094	91.18%	\$2,261,988	81.80%	\$2,488,082	82.57%
<u>Other Loans</u>						
Loans to Financial Institutions	\$0	0.00%	\$0	0.00%	\$0	0.00%
Loans for Purchasing/Carrying Securities	0	0.00%	0	0.00%	0	0.00%
Loans to Finance Agricultural Production	901	0.36%	5,987	0.22%	6,888	0.23%
Commercial and Industrial Loans	17,551	7.08%	249,310	9.02%	266,861	8.86%
Loans to Individuals	4,815	1.94%	67,111	2.43%	71,926	2.39%
All Other Loans	<u>505</u>	<u>0.20%</u>	<u>210,892</u>	<u>7.63%</u>	<u>211,397</u>	<u>7.02%</u>
Total Other Loans	<u>\$23,772</u>	<u>9.59%</u>	<u>\$533,300</u>	<u>19.28%</u>	<u>\$557,072</u>	<u>18.49%</u>
Total Gross Loans	249,866	100.76%	2,795,288	101.08%	3,045,154	101.06%
Less: Unearned Income	(\$44)	-0.02%	(\$1,725)	-0.06%	(\$1,769)	-0.06%
Allowance for Loan & Lease Losses	<u>(2,435)</u>	<u>-0.98%</u>	<u>(29,638)</u>	<u>-1.07%</u>	<u>(32,073)</u>	<u>-1.06%</u>
Sub-Total	<u>\$247,387</u>	<u>99.76%</u>	<u>\$2,763,925</u>	<u>99.95%</u>	<u>\$3,011,312</u>	<u>99.93%</u>
Federal Funds Sold	<u>\$585</u>	<u>0.24%</u>	<u>\$1,455</u>	<u>0.05%</u>	<u>\$2,040</u>	<u>0.07%</u>
Total Loans	<u>\$247,972</u>	<u>100.00%</u>	<u>\$2,765,380</u>	<u>100.00%</u>	<u>\$3,013,352</u>	<u>100.00%</u>